

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Hunterdon County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$548	\$172	\$187
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$579	\$102	\$139
American European Ins Co (Rutgers Group) (5)	\$422	N/A	\$257
American Fire & Casualty Co (Ohio Casualty Group)	\$641	N/A	\$288
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$730-\$973	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$508	\$167	\$221
Amica Mutual Ins Co (1)	\$549-\$691	\$102-\$128	\$161-\$202
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$449-\$663	\$84	\$145
Bay State Ins Co (Andover Group)	\$585	\$125	\$174
Camden Fire Ins Assoc (OneBeacon Group)	\$317-\$415	\$125-\$149	\$153-\$185
Castlepoint Ins Co (Tower Group)	\$514-\$592	\$162-\$181	\$232-\$264
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$164	\$207
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,445	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$417	N/A	\$143
Cumberland Mutual Fire Ins Co	\$443-\$557	\$135	\$174
Electric Ins Co (3)	\$427-\$1,384	\$93	\$86
Empire Fire & Marine Ins Co	\$289-\$400	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$390-\$479	\$137-\$171	\$143-\$178
Encompass P&C Ins Co of NJ (Encompass Group)	\$410-\$1,031	\$146-\$397	\$155-\$419
Excelsior Ins Co	\$328	\$156	\$212
Farm Family Casualty Ins Co (3)	\$448	\$100	\$146
Farmers Ins Co of Flemington	\$591	\$180	\$224
Farmers Mutual Fire Ins Co of Salem Cty	\$755	\$148	\$282
Federal Ins Co (Chubb Group)	\$938	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$494-\$515	\$126	\$165
Fidelity National Prop and Cas Ins	\$315	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$864	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$973	\$124-\$158	\$190-\$214
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$407	\$109	\$134
Fitchburg Mutual Ins Co	\$637	\$78	\$175
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$454-\$529	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$475-\$680	\$100-\$119	\$138-\$162
Great Northern Ins Co (Chubb Group) (2)	\$1,445	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$629	\$129	\$169
Harleysville Ins Co of NJ	\$510-\$594	\$132-\$151	\$164-\$190
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$670	\$106	\$146
High Point Preferred Ins Co	\$406	\$128	\$137
Homesite Ins Co	\$508	\$167	\$221
IDS Property Casualty Ins Co	\$596	\$129	\$196
Liberty Mutual Fire Ins Co	\$428-\$1,524	\$124	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$508	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$644	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$595	\$158	\$172
Merchants Preferred Ins Co (Merchants Group)	\$422	N/A	\$257
Merrimack Mut Fire Ins Co (Andover Group)	\$717-\$997	\$131	\$180
Metropolitan Group Property & Casualty Ins Co	\$740	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$430	\$50	\$75
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$504	\$52	\$88
Ohio Casualty Ins Co (Ohio Casualty Group)	\$944	\$147	\$217
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$317-\$415	\$125-\$149	\$153-\$185
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$384	\$106	\$120
Preserver Ins Co (Tower Group) (5)	\$474	\$140	\$113
Proformance Ins Co	\$662	N/A	\$170
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$597	\$90	\$146
Providence Mutual Fire Ins Co	\$378-\$638	\$130	\$135
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$513-\$636	\$107	\$136
Rutgers Cas Ins Co (Rutgers Group)	\$348-\$459	\$99-\$124	\$112-\$142
Selective Ins Co of Amer (Selective Group)	\$560	\$135	\$178
Selective Way Ins Co (Selective Group)	\$472	N/A	\$178
State Farm Fire and Casualty Co	\$548	\$116	\$199
Tokio Marine & Nichido Fire Ins Co Ltd	\$636	\$87	\$236
Tower Ins Co of NY (Tower Group)	\$514	N/A	\$235
Tower National Ins Co (Tower Group)	\$514-\$592	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$416-\$428	\$131	\$131
United Services Auto Association (USAA Group) (1) (3)	\$411-\$477	N/A	\$119-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$426-\$493	N/A	\$119-\$157
Vigilant Ins Co (Chubb Group) (2)	\$1,267	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$768	N/A	\$266

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